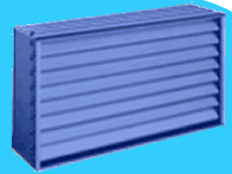


FLOOD VENTS

The Official Update of the Rhode Island Floodplain Management Program



Volume 2, Issue 2

Summer 2011

Welcome to **Flood Vents**, the quarterly issued floodplain newsletter from the Rhode Island Floodplain Management Program.

Wharton Risk Center issue brief:

How long do homeowners keep their flood insurance coverage?

An Analysis of Contract Choices and Insurance Tenure under the National Flood Insurance Program (NFIP)



The Wharton Risk Center just released an Issue Brief regarding the National Flood Insurance Program and how to make the program more sustainable moving forward.

The study reveals three main findings:

- (1) The median tenure of flood insurance in the country is between 2 and 4 years. This tenure is relatively stable over time. While some residents might have simply moved or changed insurers (which would trigger the cancellation of the flood policy), our analysis of the American Community Survey reveals that the median length of residence was about 6 years over this period.
- (2) Residents living in high-risk special flood hazard areas (SFHAs; one-hundred year return flood zones) exhibit the same short insurance tenure behavior as those outside of these flood zones.
- (3) Residents in the Northeast and Texas tend to keep their flood policy longer than the national average; residents in Florida and California have a shorter tenure for flood insurance than the national average.

Click [here](#) to access the entire brief.

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Flood Vents is a product of the Rhode Island Floodplain Management Program

FEMA to give some credit for subpar levees when assessing risk

Paul Quinlan, E&E reporter (06/09/2011)

Under pressure from Congress, the Federal Emergency Management Agency is moving fast to change its practice of ignoring the existence of a levee considered to be substandard when assessing a homeowner's flood risk.

Dubbed the "without levee" practice, it has sometimes resulted in big flood insurance rate increases for homeowners across the United States who were found to be living behind one of the nation's hundreds of aging levees recently deemed to be substandard, or incapable of protecting against a 1-in-100-year flood.

That could soon change. FEMA Administrator Craig Fugate told lawmakers today that an in-the-works policy, due out in draft form in 60 to 90 days, would require his agency to take all levees into account when assessing flood risk, regardless of whether the structure is certified, and consider its flood protection value "as built."

"We will now, after this process, look at structures that are there and then map what this risk looks like," Fugate told the Senate Banking, Housing and Urban Affairs Committee.

The change could mean savings for many homeowners who recently found themselves living in low-lying areas FEMA deemed at-risk of flooding. FEMA has been working to redraw flood maps across the United States to better account for flood risk, as part of a broader effort to reform the nation's deeply indebted National Flood Insurance Program.

Before, if it wasn't up to the 1-in-100-year standard, the levee did not exist on FEMA's new maps. Now even substandard levees could be given some benefit of the doubt.

That could go far in alleviating pressure on communities that cannot afford to either upgrade a levee found to be below-standard or pay to have their levee certified.

Lawmakers -- 49 House members and 29 senators -- had petitioned Fugate to make such a change in a letter earlier this year. Committee members praised him for moving forward quickly on changing the practice.



Top Ten Changes proposed for the 2012 CRS Coordinator's Manual



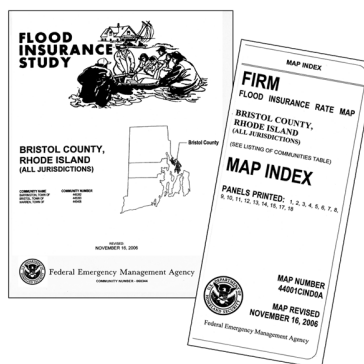
Here is a short preview of some of the changes to the 2012 *Coordinator's Manual* that will be explained during the webinars planned for July and August (see <http://www.CRS2012.org> and click on "Webinar Info"). By the time the first webinar takes place, more detailed information will be posted on the special website (<http://www.crs2012.org>).

Note that these ten are listed in CRS Activity order, not in order of importance.

1. The 50-page *CRS Application* will be replaced with a shorter "Quick Check," which will appear in Section 212–Application Documents.
2. More items will need to be submitted with each annual recertification, including all Elevation Certificates collected during the previous year. (Section 214, Recertification, and Activity 310–Elevation Certificates)
3. A new web-based self-assessment can help communities identify the CRS activities that will help them the most. Instructions will appear as a new Section 240, Self-Assessment.
4. A new approach to public information programs is being taken, which will result in a reduction in credit for old, routine, annual outreach projects. (Activity 330–Outreach Projects)
5. The first new activity in 20 years is being added to the CRS. Activity 370–Promotion of Flood Insurance, will provide credit for communities that take an active role in encouraging people to obtain and maintain their flood insurance coverage.
6. More credit will be provided for preserving open space. New credit points are going to be available to communities that encourage developers to set aside their floodplain areas as open space. (Activity 420–Open Space Preservation)
7. There will be more points available for protecting the natural functions of floodplains and coastal areas. This will include a new credit for implementing regulations that encourage low impact development. (Activity 420–Open Space Preservation and Activity 450–Stormwater Management)
8. More emphasis will be placed on prohibiting fill in the floodplain, including NOT approving LOMR-Fs (Letters of Map Revision based on Fill). (Activity 430–Higher Regulatory Standards)
9. New credit will be provided for exemplary administration of local regulations, including points for conducting field inspections and reinspections. (Activity 430–Higher Regulatory Standards)
10. A new approach will be taken to the provision of credit to programs that prepare people and emergency management offices for the potential failure of a levee or dam. (Activity 620–Levee Safety and Activity 630–Dam Safety)

All Rhode Island County DFIRMs are now available on RIGIS.

The DFIRM data for all five Rhode Island Counties are now posted to RIGIS - look under the Planning & Cadastral data download section at <http://www.edc.uri.edu/rigis>.



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2012 FEMA Mitigation Grant Cycle Now Open

The Rhode Island Emergency Management Agency is pleased to announce the opening of the annual FEMA Mitigation Grant Cycle for 2012. Please see the attached letter for further details.

For project eligibility, please see the grant guidance:

<http://www.fema.gov/library/viewRecord.do?id=4225>

This annual grant program is an excellent opportunity for communities to fund mitigation projects that are identified in local Hazard Mitigation Plans.

For any questions, please contact Emily Pysh at 462-7129

Proposed Extension to NFIP Would Add Wind Data, Not Wind Coverage

The US Senate is considering an extension to the NFIP that would add a provision wherein the government would assign a ratio of damage caused by water (covered by the NFIP) vs wind (generally covered by homeowner's insurance).

The Coastal Act would use data already gathered by NOAA and FEMA to determine the breakdown. You can read the (S.1091 – Flood Insurance Reauthorization Act of 2011) on OpenCongress.org.

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East Coast Rising Faster Than It Has In At Least 2,000 Years

According to a new study to be published online by the Proceedings of the National Academy of Sciences this week, sea level is rising faster along the U.S. East Coast than it has for at least 2,000 years. The study concludes that the ocean began rising an average of 2.1 millimeters per year some time between 1865 and 1892 and has not stopped. The current rate of sea level rise is about 3.2 mm per year. Co-author Benjamin Horton, a coastal geologist at the University of Pennsylvania, argues that the trend is a direct consequence of increasing temperatures. According to the research, temperatures and sea levels have been ☐ rising and falling in lockstep for at least the last 1,000 years. Scientists have reliable measurements of recent sea level rise from a combination of tide gauges and satellites, but to determine historical conditions, researchers examined sediment samples from North Carolina salt marshes. The steady accumulation of sediment (as the marshes sink and are rebuilt by tides washing in new sediment) traps foraminifera, plant matter and other substances that form a natural record of sea level rise. The scientists began decoding that record by mapping the distribution of different foraminifera species at 10 North Carolina marsh sites. Access the full report [here](#).

2011 RIFMA Annual Conference

The 5th Annual Rhode Island Flood Mitigation Association (RIFMA) Conference and Membership Meeting was held at the Airport Radisson in Warwick, Rhode Island on April 26th, 2011.

This year's conference focused on innovative approaches to floodplain management. The conference theme was derived from the unprecedented impacts that Rhode Island faced during the extensive flooding in March 2010. The conference committee hoped to raise awareness of state of the art technologies and foster discussion of what is needed to advance the field of floodplain management, including anticipating and conveying flood risk, setting benchmarks for flood preparedness, and use of innovative tools.

The conference was opened by Senator Sheldon Whitehouse who commended the efforts of state and local officials during the March 2010 flood and cautioned that in a climatologically uncertain future, flood preparedness will be of the utmost importance.

A keynote address by Louis Gritz, vice president and manager of research at FM Global, followed Senator Whitehouse's remarks. Dr. Gritz discussed the role that human psychology plays in disaster risk decision-making and noted that risk can be controlled if appropriate pre-disaster actions are taken. FM Global is a commercial insurance company that approaches risk management through a combination of engineering, underwriting, and claims.

The remainder of the morning session was centered on current initiatives in floodplain management. Janet Freedman of the Rhode Island Coastal Resources Management Council (CRMC) discussed tools for community assessment and planning. Kevin Farmer of the Natural Resources Conservation Service (NRCS) gave an overview of the NRCS watershed programs and Dean Audet from Fuss and O'Neill detailed several projects implemented under the program. Janet Burke of the Warwick Sewer Authority provided a synopsis of what happened at the Warwick wastewater treatment plant during the March 2010 flood. Nils Wiberg of Fuss and O'Neill closed the session with an in-depth look at the challenges involved in repairing a high-hazard dam.

Following the overview of current initiatives, the afternoon sessions focused on tools being used in the field and a look at the future of floodplain management. Kenneth Filarski, owner of Filarski Architecture discussed sustainable planning for floodplain management and a team of people from the Storm Smart Coasts program gave an overview of the new Storm Smart Coast website for Rhode Island (<http://ri.stormsmart.org/>). Cynthia Baumann from CDM talked about integrating public collaboration with floodplain model calibration. Finally, Gardner Bent from the United States Geological Survey (USGS) closed the afternoon session with a look at flood inundation mapping.

2011 RIFMA Board



RIFMA Board Members from left to right; Michelle Burnett-Chair, Cynthia Baumann-Vice Treasurer, Emily Pysh, Lenny Cook-At Large, Laura Keating, Kelly Knee-Treasurer, Ellary Gamache-Vice Chair, Buvana Ramaswamy, and Wayne Barnes-Secretary

Thanks to all who attended and helped make the 2011 RIFMA Conference so successful. We hope to see everyone again next year!

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NFIP Factoid

The median tenure of flood insurance in the United States is 2 to 4 years.